

### **REMARKS**

This Response is submitted in reply to the Final Office Action dated November 4, 2004. Claims 2-4 and 10-13 are pending in the patent application. Claim 10 has been amended. No new matter has been added by any of the amendments made herein.

In the Office Action, Claims 3-4 and 10-13 were rejected under 35 U.S.C. § 103(a). Applicants respectfully submit, for at least the reasons set forth below, that the rejections have been overcome or are improper. Accordingly, Applicants respectfully request reconsideration of the patentability of claims 2-4 and 10-13.

Claims 3-4 and 10-13 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,884,271 to Pitroda ("*Pitroda*") in view of U.S. Patent No. 4,839,504 to Nakano ("*Nakano*"). Applicants respectfully disagree with and traverse this rejection because the combination of *Pitroda* and *Nakano* does not disclose, teach or suggest the elements of claims 2-4 and 10-13.

The Office Action states that *Pitroda* discloses all the elements of the claimed invention except for an electronic money management means for gathering the utilization-history data from the electronic money terminals where the utilization history data from each of the plurality of electronic money terminals is processed. The Office Action therefore relies on *Nakano* to remedy the deficiencies of *Pitroda*. Applicants respectfully submit that the combination of *Pitroda* and *Nakano* does not disclose, teach or suggest the elements of the claimed invention.

*Pitroda* discloses a universal electronic transaction (UET) card which is capable of serving as a number of different credit cards, bank cards, identification cards, employee cards, medical and health care management cards and other similar cards (see the Abstract). The UET card stores transactional information to eliminate paper receipts that include security features to prevent unauthorized use. Additionally, the UET card includes storage elements, an input interface, a processor, a display in a communication interface, and is adapted to interface with a communication interface unit (CIU) 21. The CIU 21 includes means for receiving data from the UET card such as metal contacts or infrared or radio frequency based wireless systems to communicate with the UET card. The CIU is provided with a modem or other suitable means for communicating with remote computers or data base facilities for credit verification, card issuing, bill payments and other similar transactions. (Col. 10, lines 4-25). In operation, the UET cards are connected to the CIU unit. When the metal contacts of the UET cards are connected to the corresponding contacts of the CIU unit, the CIU software recognizes the UET card

contact and prepares itself to read information from the UET card. The CIU also dials the main computer center for verification and interfaces with a POS computer (Col. 13, lines 1-9). As stated previously, the system described by *Pitroda* employs the UET card and the CIU unit where the CIU unit communicates with a main computer center for verification of the UET card. Thus, *Pitroda* teaches that the UET card communicates with a main computer to perform intended transactions. On the contrary, the claimed invention does not require nor teach communication with a main computer to perform such transactions.

*Nakano* discloses a IC card system compatible with a bank account system. The IC card system includes a first file corresponding to a normal bank account and a second file corresponding to the IC card account provided for each IC card holder. A card terminal that receives the IC card communicates in a on-line matter with a host computer installed at a bank. Similar to *Pitroda*, *Nakano* also requires that its card system communicate with a main computer or host computer to perform transactions using the IC card. Contrary to *Pitroda* and *Nakano*, the claimed invention recites an electronic money terminal for withdrawing money data from an information card. The electronic money terminal reads the utilization-history data on the information card when electronic money data is withdrawn from the information card for authorization for withdrawing the money data. The utilization-history data is processed within the electronic money terminal and not within a separate main computer or host computer. Therefore in the claimed invention, no communications with a centralized data management system or main computer is necessary each time the information card is used for withdrawing money data at an electronic money terminal.

Moreover, neither *Pitroda* nor *Nakano* disclose, teach or suggest an electronic money system including an information card for storing electronic money data and an electronic money management means for gathering utilization history data from electronic money terminals to process the data within a specific electronic money terminal. *Pitroda* and *Nakano* teach a system that reads information such as cash balance, credits and debits. Neither reference discloses or teaches a system which uses utilization history data with regard to a particular money terminal.

For at least these reasons, amended claim 10 and claims 2-4 which depend from amendment claim 10, are each patentably distinguished from the combination of *Pitroda* and *Nakano* and are in condition for allowance.

Claim 11 is directed to a method for using money in an electronic money system that includes similar elements to claim 10. Therefore, for at least the reasons provided above for claim 10, claim 11

and claims 12-13 which depend from claim 11, are each patentably distinguished over the combination of *Pitroda* and *Nakano* and are in condition for allowance.

In light of the above, Applicants respectfully submit that claims 2-4 and 10-13 are patentable over the art of record because the cited references do not disclose, teach or suggest all of the elements of these claims. Accordingly, Applicants respectfully request that claims 2-4 and 10-13 be deemed allowance at this time and that a timely Notice of Allowance be issued in this case.

No fees are due in this case. If any other fees are due in connection with this application as a whole, the Patent Office is authorized to deduct the fees from Deposit Account 02-1818. If such a withdrawal is made, please indicate the Attorney Docket Number (0112857-049) on the account statement.

Respectfully submitted,

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